



STIC Search Report

EIC 3600

STIC Database Tracking Number: 106484

TO: Harish T Dass
Location: Pk. 5, 7D21
Art Unit: 3628
Thursday, October 23, 2003

Case Serial Number: 09/607891

From: Caryn Wesner-Early
Location: EIC 3600
PK5-Suite 804
Phone: 306-5967

caryn.wesner@uspto.gov

Search Notes

If a modification or re-focus of this search is needed, please let me know.

Caryn S. Wesner-Early, MSLS
Technical Information Specialist
EIC 3600, US Patent & Trademark Office
Phone: (703) 306-5967
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caryn.wesner@uspto.gov





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher* or contact:

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804



?show files;ds
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2003/Oct W02
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031016,UT=20031009
(c) 2003 WIPO/Univentio
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200368
(c) 2003 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 120:U.S. Copyrights 1978-2003/Oct
(c) format only 2003 The Dialog Corp.
File 426:LCMARC-Books 1968-2003/Oct W3
(c) format only 2003 Dialog Corporation
File 430:British Books in Print 2003/Oct W2
(c) 2003 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2003/Oct 20
(c) 2003 ProQuest Info&Learning
File 2:INSPEC 1969-2003/Oct W2
(c) 2003 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2003/Sep
(c) 2003 ProQuest Info&Learning
File 65:Inside Conferences 1993-2003/Oct W3
(c) 2003 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
(c) 2003 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
(c) 2003, EBSCO Pub.
File 474:New York Times Abs 1969-2003/Oct 22
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/Oct 22
(c) 2003 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Sep
(c)2003 Info.Sources Inc
File 139:EconLit 1969-2003/Oct
(c) 2003 American Economic Association
File 9:Business & Industry(R) Jul/1994-2003/Oct 22
(c) 2003 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2003/Oct 22
(c) 2003 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2003/Oct 22
(c) 2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Oct 23
(c) 2003 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2003/Oct 23
(c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Oct 22
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Oct 23
(c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Oct 23
(c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Oct 23
(c) 2003 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Oct 23
(c) 2003 The Gale Group
File 624:McGraw-Hill Publications 1985-2003/Oct 22
(c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2003/Oct 22
(c) 2003 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2003/Oct 22
 (c) 2003 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 13:BAMP 2003/Oct W2
 (c) 2003 Resp. DB Svcs.
 File 75:TGG Management Contents(R) 86-2003/Oct W1
 (c) 2003 The Gale Group
 File 267:Finance & Banking Newsletters 2003/Oct 20
 (c) 2003 The Dialog Corp.
 File 268:Banking Info Source 1981-2003/Oct W2
 (c) 2003 ProQuest Info&Learning
 File 625:American Banker Publications 1981-2003/Oct 23
 (c) 2003 American Banker
 File 626:Bond Buyer Full Text 1981-2003/Oct 23
 (c) 2003 Bond Buyer

Set	Items	Description
S1	21	AU='MORRIS G'
S2	3	AU='MORRIS G G'
S3	0	AU='MORRIS GARNET'
S4	142	AU='MORRIS, G':AU='MORRIS, G.'
S5	2	AU='MORRIS, GARNET G':AU='MORRIS, GARNET G.'
S6	1	AU='OLIVE W H'
S7	0	AU='OLIVE WILSON'
S8	2	AU='OLIVE, W.H.T'
S9	0	AU='OLIVE, WILSON'
S10	3	AU='REZNICK A':AU='REZNICK A E'
S11	1	AU='REZNICK ALLAN E'
S12	1	AU='REZNICK, A.'
S13	1	AU='REZNICK, A.E.'
S14	4	AU='REZNICK, ALLAN E':AU='REZNICK, ALLAN E.'
S15	179	S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 - OR S11 OR S12 OR S13 OR S14
S16	27	S15 FROM 347,348,349,350,371
S17	283784	IC=G06F-017?
S18	3	S16 AND S17
S19	3	IDPAT (sorted in duplicate/non-duplicate order)
S20	2	IDPAT (primary/non-duplicate records only)
S21	152	S15 NOT S16
S22	14844545	RETIREMENT OR INSURANCE OR INVESTMENT? ? OR RCA OR LOAN? ?
S23	2	S21 AND S22
S24	4	S20 OR S23

24/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014495477 **Image available**
WPI Acc No: 2002-316180/200236
XRPX Acc No: N02-247421

**Debt security offering method involves selling debt securities backed by
several retirement compensation arrangement loans, in private/public
offering**

Patent Assignee: MORRIS G G (MORR-I); OLIVE W H (OLIV-I); REZNICK A E
(REZN-I)

Inventor: *MORRIS G G*; *OLIVE W H*; *REZNICK A E*

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2321809	A1	20011230	CA 2321809	A	20000928	200236 B

Priority Applications (No Type Date): US 2000607891 A 20000630

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2321809	A1	E	54	G06F-017/60	

Inventor: *MORRIS G G*...

...*OLIVE W H*...

...*REZNICK A E*

International Patent Class (Main): *G06F-017/60*

24/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014387100 **Image available**
WPI Acc No: 2002-207803/200227
XRPX Acc No: N02-158442

**Property distribution method of insolvency proceedings in business
organization, involves offering predetermined amount satisfying entire
claim against debtor by insurer**

Patent Assignee: BADER J M (BADE-I); REZNICK A E (REZN-I)

Inventor: BADER J M; *REZNICK A E*

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1143365	A2	20011010	EP 2001108535	A	20010404	200227 B
CA 2342490	A1	20011005	CA 2342490	A	20010330	200227

Priority Applications (No Type Date): US 2000595527 A 20000616; US
2000194357 P 20000405

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1143365	A2	E	11	G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

CA 2342490	A1	E	G06F-017/60
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...Inventor: *REZNICK A E*

24/3,K/3 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01677665 03-28655

The fast track into the corporate arena

Morris, Garnet G

Life Association News v93n8 PP: 90-92 Aug 1998

ISSN: 0024-3078 JRNL CODE: LAN

WORD COUNT: 1201

Morris, Garnet G

ABSTRACT: As a life *insurance* agent, you may be finding it difficult to increase the size of the cases in...

TEXT: As a life *insurance* agent, you may be finding it difficult to increase the size of the cases in...

... financial products that make sense for that industry, whether it is employee benefits, pensions, life *insurance* policies or disability income *insurance*. It can also mean concentrating on a specific planning aspect: typically, these will include tax...

... business from parent to child, estate planning, tax planning or wealth preservation or saving for *retirement*.

By working on one particular industry, you're shrinking your market to a size that you can become expert in. These businesses are under constant barrage from salespeople, not just *insurance* agents, but advertisers and suppliers, as well. They'll be far more open to a...

... all people in a dozen different markets. If you're going to focus on disability *insurance* for truck drivers and railroad employees, find the two or three disability products available with the best definitions specific to people who work in transportation.

Make sure those *insurance* companies are comfortable insuring these workers. It's no good using a DI product from...

...would work on nothing but dealerships and related industries.

Can you think of a particular *insurance* client with a challenging problem you were able to solve, a client whose case took...and was a top producer for London Life in Canada before starting his own life *insurance* brokerage, Targeted *Investments*, in Saskatchewan. Morris has been an MDRT qualifier for a number of years, making Top...

DESCRIPTORS: *Insurance* agents & brokers...

...Life *insurance*;

24/3,K/4 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

07189280 SUPPLIER NUMBER: 14994657 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Court decision negating goodwill gives government license to renege.

(Winstar Corp. v. United States) (Column)

Reznick, Allan E.; Segall, Mark B

American Banker, v159, n26, p30(1)

Feb 8, 1994

DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 912 LINE COUNT: 00074

Reznick, Allan E...

... Statesman Savings Holding Corp., and their partners, and Glendale Federal Bank of failed savings and *loan* institutions during the 1980s.

To induce these purchasers to acquire the failing S&Ls, the Federal

Home *Loan* Bank Board and the Federal Savings and *Loan* *Insurance* Corp.
agreed to permit each purchaser to include in its capital base certain
intangible assets...

?show files;ds
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200368
(c) 2003 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	329348	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL()PAPER OR N-OTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT()INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE()DEBT OR COLLATERALISED()DEBT()OBLIGATIONS
S2	791375	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	5195	RCA OR RETIREMENT()COMPENSATION()ARRANGEMENT OR LOAN? ?
S4	0	(1ST OR 2ND) (3N) ((CASH OR SURRENDER) (2W)VALUE)
S5	16392	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTEREST OR RATE? ?)
S6	468	(FIXED OR PRESET OR PRE()SET OR NONVARIABLE OR NON()VARIABLE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YIELD)
S7	5	REFUND?(5N) (TAX(3N)ACCOUNT? ?) OR BACKUP()WITHHOLDING OR SECUR??? (3N) (PAYMENT(3N)TAX??)
S8	16	S2(3N)S3
S9	3	S1(5N)S8
S10	0	S5(5N)S6
S11	0	S9(S) (S4 OR S7 OR S10)
S12	29	S2(10N)S3
S13	4	S1(10N)S12
S14	6	S1 AND S12
S15	6	IDPAT (sorted in duplicate/non-duplicate order)
S16	6	IDPAT (primary/non-duplicate records only)

16/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014831024 **Image available**
WPI Acc No: 2002-651730/200270
XRPX Acc No: N02-516322

Investment judgment information determination apparatus calculates
expected loss amount of each corporate-*bond* based on calculated loss
generating probability distribution and loss limit of each corporate-
bond

Patent Assignee: SUMITOMO SEIMEI HOKEN SOGO KAISHA (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002236799	A	20020823	JP 200131858	A	20010208	200270 B

Priority Applications (No Type Date): JP 200131858 A 20010208

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002236799	A	23	G06F-017/60	

Investment judgment information determination apparatus calculates
expected loss amount of each corporate-*bond* based on calculated loss
generating probability distribution and loss limit of each corporate-
bond

Abstract (Basic):

... An acquisition unit (24) acquires corporate-*bond* information
including loss limit of several corporate-*bonds*. A calculation unit
(50) calculates loss generating probability distribution based on debt
amount and default in corporate-*bond*. Another calculation unit (52)
calculates expected loss amount of each corporate-*bond* based on
calculated probability distribution and loss limit of corporate-*bonds*

... For determining investment judgment information on asset-
backed security, corporate-*bond* security policy and *loan* claim
security policy...

...The expected loss amount of the corporate-*bond* is calculated
accurately...

...Title Terms: *BOND*;

16/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014605273 **Image available**
WPI Acc No: 2002-425977/200245
XRPX Acc No: N02-334970

Online market feedback reception of financial product for execution of
online financial transactions, involves generating list with ID of
investor relevant to each of indicative pricing, and output to deal
administrator

Patent Assignee: GE CAPITAL MARKETS SERVICES INC (GENE)

Inventor: CLARK R S; GROSSMAN P W; MORASH M G; MUNDT F C L; PRADHAN S V

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200225533	A2	20020328	WO 2001US27377	A	20010830	200245 B
AU 200187051	A	20020402	AU 200187051	A	20010830	200252
EP 1325444	A1	20030709	EP 2001966547	A	20010830	200345
			WO 2001US27377	A	20010830	

Priority Applications (No Type Date): US 2000666375 A 20000920

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200225533 A2 E 85 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200187051 A G06F-017/60 Based on patent WO 200225533

EP 1325444 A1 E G06F-017/60 Based on patent WO 200225533

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic):

... For receiving online market feedback relating to financial
product such as asset-backed *commercial* *paper*, mortgage-*backed*
securities, other types of asset-*backed* *securities*, syndicated
corporate *loans* and private placement *corporate* *debt*, lease and
equipment placements and other sophisticated and complex financial
investments for executing online financial...

16/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014495477 **Image available**

WPI Acc No: 2002-316180/200236

XRPX Acc No: N02-247421

Debt security offering method involves selling debt *securities* *backed*
by several *retirement* *compensation* *arrangement* *loans*, in
private/public offering

Patent Assignee: MORRIS G G (MORR-I); OLIVE W H (OLIV-I); REZNICK A E
(REZN-I)

Inventor: MORRIS G G; OLIVE W H; REZNICK A E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2321809	A1	20011230	CA 2321809	A	20000928	200236 B

Priority Applications (No Type Date): US 2000607891 A 20000630

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

CA 2321809 A1 E 54 G06F-017/60

Debt security offering method involves selling debt *securities* *backed*
by several *retirement* *compensation* *arrangement* *loans*, in
private/public offering

Abstract (Basic):

... Several retirement compensation arrangement (*RCA*) *loans* are
aggregated. Several debt *securities* such as insurance policies
backed by the *RCA* *loans*, are then created and are sold in a
private/public offering.

... For offering public or privately placed debt *securities*.

16/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014213057 **Image available**

WPI Acc No: 2002-033754/200204

XRPX Acc No: N02-025982

Loan collateral management system for use in commercial loan property servicing industry, develops loan collateral loan profile information using loan collateral data stored in external database server

Patent Assignee: FOX A F (FOXA-I); HAYES D M (HAYE-I)

Inventor: FOX A F; HAYES D M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010034701	A1	20011025	US 2000185252	A	20000229	200204 B
			US 2001795178	A	20010228	

Priority Applications (No Type Date): US 2000185252 P 20000229; US 2001795178 A 20010228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010034701	A1	63	G06F-017/60	Provisional application	US 2000185252

Abstract (Basic):

... b) Method of performing analysis and reporting of a *loan* portfolio *secured* by commercial real-estate...

Technology Focus:

... The TRACKS reporting server generates reports that support commercial mortgage *securities* association (CMSA) reporting requirements.

16/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009157265 **Image available**

WPI Acc No: 1992-284711/199234

XRPX Acc No: N92-217848

Drained and built up growing surface for grassed recreational areas - comprises grass growing in *loan* on self draining layer of resin bonded rubber crumb *supported* by root growth medium on drained substrate

Patent Assignee: BOWERS F (BOWE-I)

Inventor: BOWERS F

Number of Countries: 018 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9213138	A1	19920806	WO 92GB77	A	19920114	199234 B
AU 9211649	A	19920827	AU 9211649	A	19920114	199247
			WO 92GB77	A	19920114	

Priority Applications (No Type Date): GB 9115550 A 19910718; GB 911363 A 19910122

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9213138	A1	E	26	E01C-013/00	Designated States (National): AU CA JP US
					Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE
AU 9211649	A			E01C-013/00	Based on patent WO 9213138

... comprises grass growing in *loan* on self draining layer of resin bonded rubber crumb *supported* by root growth medium on drained substrate

...Title Terms: *BOND*;

16/3,K/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07536727* **Image available**
SYSTEM AND METHOD FOR PURCHASING STOCKS AND *BONDS*

PUB. NO.: 2003-030562 [JP 2003030562 A]
PUBLISHED: January 31, 2003 (20030131)
INVENTOR(s): TSUKIURA HIDEHIRO
APPLICANT(s): IT GEM KK
APPL. NO.: 2001-216287 [JP 20011216287]
FILED: July 17, 2001 (20010717)

SYSTEM AND METHOD FOR PURCHASING STOCKS AND *BONDS*

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system and method for purchasing stocks and *bonds* capable of reducing a huge time and labor which used to be required for applying for stocks and *bonds*-*secured* *loan* by a customer in a conventional manner by allowing a stock company to deposit stocks and *bonds* owned by the customer as a security according to an instruction from the customer, and...

...the customer according to the security estimated value.

SOLUTION: This system for purchasing stocks and *bonds* enabling purchase of new stocks and *bonds* by using stocks and *bonds* as a security is provided with a security processing means for setting a security on the stocks and *bonds* selected to the customer among the stocks and *bonds* owned by the customer and an adding means for adding a sum equivalent to the security estimated value of the stocks and *bonds* subjected to the security processing to a stock buyable sum.

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File 348:EUROPEAN PATENTS 1978-2003/Oct W02

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031016,UT=20031009

(c) 2003 WIPO/Univentio

Set	Items	Description
S1	346803	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL()PAPER OR N- OTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT()INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE()DEBT OR COLLATERALI?ED()DEBT()OBL- IGATIONS
S2	391682	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	5640	RCA OR RETIREMENT()COMPENSATION()ARRANGEMENT OR LOAN? ?
S4	0	(1ST OR 2ND) (3N) ((CASH OR SURRENDER) (2W)VALUE)
S5	18636	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTE- REST OR RATE? ?)
S6	851	(FIXED OR PRESET OR PRE()SET OR NONVARIABLE OR NON()VARIAB- LE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YI- ELD)
S7	12	REFUND?(5N) (TAX(3N)ACCOUNT? ?) OR BACKUP()WITHHOLDING OR S- ECUR??? (3N) (PAYMENT(3N)TAX??)
S8	103	S2(3N)S3
S9	18	S1(5N)S8
S10	1	S5(5N)S6
S11	0	S9(S) (S4 OR S7 OR S10)
S12	119	S2(5N)S3
S13	29	S1(10N)S12
S14	44	(FIRST OR 1ST OR SECOND OR 2ND OR TWO OR 2 OR HIGHER OR LO- WER OR GREATER OR LESS?? OR SMALLER) (3N) ((CASH OR SURRENDER) (- 2W)VALUE? ?)
S15	1	S5(10N)S6
S16	0	S13(S) (S14 OR S7 OR S15)
S17	39205	IC=G06F-017?
S18	22	S14 AND S17
S19	12	S9 AND S17
S20	12	IDPAT (sorted in duplicate/non-duplicate order)
S21	12	IDPAT (primary/non-duplicate records only)

21/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00939231 **Image available**

**LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE**

Patent Applicant/Assignee:

M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP, 205
Southeast Spokane Street, Portland, OR 97202-6413, US, US (Residence),
US (Nationality)

Inventor(s):

SCHIMINOVICH Gabriel R, M Financial Group, 205 Spokane Street, Portland,
OR 97202-6413, US,

Legal Representative:

GRADY L White (agent), Covington & Burling, 1201 Pennsylvania Avenue,
N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Detailed Description

... the next anniversary.

(2) For (Male, Premium Class Standard, Non Tobacco User)].

36

I 8 *Certificate* *Loan* Factors

j *Guaranteed* *Guaranteed* Guaranteed Guaranteed

i Minimum Maximum Minimum Maximum

Annual Interest Annual Interest Annual Interest Annual Interest...

21/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00903277 **Image available**

**AUTOMATED SECURITIZATION SYSTEM
SYSTEME DE TITRISATION AUTOMATISE**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CASEY Michael R (et al) (agent), Oblon, Spivak, McClelland, Maier &
Neustadt, P.C., 4th floor, 1755 Jefferson Davis Highway, Arlington, VA
22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237367 A1 20020510 (WO 0237367)
Application: WO 2001US22612 20010821 (PCT/WO US0122612)
Priority Application: US 2000702804 20001101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9444

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Detailed Description

... of the asset that is securing a loan.

In addition to exchanging rights to securitized *loans* or asset-*backed*
securities, the rights to the servicing of such loans/securities may
also be exchanged. Similar to...

21/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00576363 **Image available**

SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS
TRADING

SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS

Patent Applicant/Assignee:

ULTRAPRISE CORPORATION,

Inventor(s):

LEVINE David A,
LEVINE Monica Larson,
MINTON Gabriel D,
POLETTI Jonathan,
SONDREGGER Dean,
HEFFNER Reid R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200039736 A2 20000706 (WO 0039736)
Application: WO 99US31107 19991230 (PCT/WO US9931107)
Priority Application: US 98114578 19981231; US 99270837 19990318

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 25633

Main International Patent Class: *G06F-017/60*

Fulltext Availability:

Detailed Description

Detailed Description

...to two buyers: one for the loans and one for the servicing rights to the *loans*.

The mortgage-*backed* *securities* are always securitized by the pool of loans, so that the loans can never be...posted on system 200 for sale by mortgage bankers and (2) to sell mortgage-backed *securities* that they have created and *backed* with their *loan* pools.

In the first instance, the securitization companies access system 200 via WO 00/39736...

...for mortgage-backed securities for sale and to negotiate to buy and sell the mortgage-*backed* *securities*.

Because the *loans* are being used as collateral to back a security, they cannot be resold. As such...

21/AZ, TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01259540
Alternative use of financial systems for customer data
Alternative Verwendung eines Finanz-Systems für Kundendaten
Utilisation alternative d'un système financier pour des données de clients

21/AZ, TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00987342
METHOD AND SYSTEM FOR MANAGING A MORTGAGE-BACKED SECURITIES INDEX
PROCEDURE ET SYSTEME PERMETTANT DE GERER UN INDICE DE TITRES HYPOTHECAIRES

21/AZ, TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00939231
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

21/AZ, TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00925652
METHODS AND SYSTEMS FOR ELECTRONICALLY REPRESENTING RECORDS OF OBLIGATIONS
PROCEDURES ET SYSTEMES PERMETTANT DE REPRESENTER ELECTRONIQUEMENT DES
ENREGISTREMENTS D'OBLIGATIONS

21/AZ, TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00903277
AUTOMATED SECURITIZATION SYSTEM
SYSTEME DE TITRISATION AUTOMATISE

21/AZ, TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00896432
SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS
HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER
SYSTEMES, PROCEDURES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES
PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT

21/AZ, TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00892299
SYSTEM AND METHOD FOR FACILITATING ONLINE FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDURE PERMETTANT DE FACILITER LES TRANSACTIONS FINANCIERES EN
LIGNE

21/AZ, TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univention. All rts. reserv.

00888165

SYSTEM AND METHOD FOR REMOTE ACCESS TO INVESTMENT PRODUCT INFORMATION
SYSTEME 'ET PROCEDE D'ACCES A DISTANCE A DES INFORMATIONS RELATIVES A DES
PRODUITS D'INVESTISSEMENT

21/AZ, TI/9 (Item 9 from file: 349)
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00799831
BUSINESS TRANSACTION PROCESSING SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE TRAITEMENT DE TRANSACTIONS COMMERCIALES

21/AZ, TI/10 (Item 10 from file: 349)
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00576363
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS
TRADING
SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS

21/AZ, TI/11 (Item 11 from file: 349)
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00374280
SALES PROCESS SUPPORT SYSTEM AND METHOD
SYSTEME DE SUPPORT POUR LES TECHNIQUES DE VENTE ET METHODE ASSOCIEE

21/AZ, TI/12 (Item 12 from file: 349)
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00358773
INTEGRATED FULL SERVICE COMSUMER BANKING SYSTEM AND SYSTEM AND METHOD FOR
OPENING AN ACCOUNT
SYSTEME BANCAIRE COMPLET ET INTEGRE ET SYSTEME ET PROCEDE D'OUVERTURE D'UN
COMPTE

?show files;ds

File 2:INSPEC 1969-2003/Oct W2
(c) 2003 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2003/Sep
(c) 2003 ProQuest Info&Learning
File 65:Inside Conferences 1993-2003/Oct W3
(c) 2003 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
(c) 2003 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
(c) 2003, EBSCO Pub.
File 474:New York Times Abs 1969-2003/Oct 22
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/Oct 22
(c) 2003 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Sep
(c)2003 Info.Sources Inc
File 139:EconLit 1969-2003/Oct
(c) 2003 American Economic Association

Set	Items	Description
S1	940535	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL() PAPER OR NOTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT() INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE() DEBT OR COLLATERALIZED() DEBT() OBLIGATIONS
S2	212425	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	122962	RCA OR RETIREMENT() COMPENSATION() ARRANGEMENT OR LOAN? ?
S4	34	(FIRST OR 1ST OR SECOND OR 2ND OR TWO OR 2 OR HIGHER OR LOWER OR GREATER OR LESS?? OR SMALLER) (3N) ((CASH OR SURRENDER) (-2W) VALUE)
S5	16786	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTEREST OR RATE? ?)
S6	487	(FIXED OR PRESET OR PRE() SET OR NONVARIABLE OR NON() VARIABLE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YIELD)
S7	19	REFUND? (5N) (TAX(3N) ACCOUNT? ?) OR BACKUP() WITHHOLDING OR SECUR??? (3N) (PAYMENT(3N) TAX??)
S8	3154	S2(3N) S3
S9	225	S1(5N) S8
S10	0	S5(5N) S6
S11	0	S9(S) (S4 OR S7 OR S10)
S12	3560	S2(5N) S3
S13	548	S1(S) S12
S14	9	S5(S) S6
S15	0	S13(S) (S4 OR S7 OR S14)
S16	0	S13 AND (S4 OR S7 OR S14)
S17	62	S4 OR S14 OR S7
S18	943256	S1 OR S12
S19	13	S17 AND S18
S20	12	S19 NOT PY>2000
S21	12	S20 NOT PD=20000701:20031130
S22	10	RD (unique items)

22/3,K/4 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

00479349 NYT Sequence Number: 046379740707

H J Maidenberg discusses dangerously eroded condition of *bond* mkt due to inflation. *Notes* reluctance of investors to commit their savings to fixed-interest *securities* has cost borrower dearly for each new offering of govt or corp debt. Sees major trend toward institutionalization of inflation. Gives as example of process of adjusting to, rather than fighting, inflation, moves by Citicorp and Chase Manhattan Corp to issue *notes* bearing *floating* *interest* based on *rates* of 90-day Treas *bills*. *Notes* fears of savings insts that such *floating*-*interest* issues will cause massive outflows of deposits. Holds that to tap *bond* mkt, even high-quality issues must offer shorter maturities, longer nonredeemability features and conversion privileges in addition to high *fixed* *returns*. Graphs showing interest on conventional mortgages, utility *bonds*, Treas *bills* and Fed funds from '65 through June '74 (L.)

MAIDENBERG, H J
New York Times, Col. 1, Pg. 1, Sec. 3
Sunday July 7 1974

H J Maidenberg discusses dangerously eroded condition of *bond* mkt due to inflation. *Notes* reluctance of investors to commit their savings to fixed-interest *securities* has cost borrower dearly for each new offering of govt or corp debt. Sees major...

...adjusting to, rather than fighting, inflation, moves by Citicorp and Chase Manhattan Corp to issue *notes* bearing *floating* *interest* based on *rates* of 90-day Treas *bills*. *Notes* fears of savings insts that such *floating*-*interest* issues will cause massive outflows of deposits. Holds that to tap *bond* mkt, even high-quality issues must offer shorter maturities, longer nonredeemability features and conversion privileges in addition to high *fixed* *returns*. Graphs showing interest on conventional mortgages, utility *bonds*, Treas *bills* and Fed funds from '65 through June '74 (L.)...

DESCRIPTORS: *BONDS* (GOVERNMENT); CREDIT (GENERAL); DISINTERMEDIATION (FINANCIAL); FINANCES; HOUSING; INTEREST (MONEY); MORTGAGES; SAVINGS ACCOUNTS AND *CERTIFICATES*; STOCKS AND *BONDS*; VARIABLE INTEREST (MONEY)

22/3,K/8 (Item 4 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

01099490 NYT Sequence Number: 018207770525

General Distributors of Canada Ltd will seek to acquire the 37% of Metropolitan Stores of Canada Ltd it does not already own. Will offer C\$11 in cash and 1 \$8 General Distributors share-purchase warrant for each Metropolitan Stores share. Offer, if successful, will have total *cash* *value* of C\$10.*2* Million (M.)

Wall Street Journal, Col. 4, Pg. 21
Wednesday May 25 1977

...Distributors share-purchase warrant for each Metropolitan Stores share. Offer, if successful, will have total *cash* *value* of C\$10.*2* Million (M.)...

DESCRIPTORS: WARRANTS (*SECURITIES*); MERGERS, ACQUISITIONS AND DIVESTITURES; STOCK AND ASSET OWNERSHIP; STOCKS AND *BONDS*

22/3,K/9 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05670509

Rate falls prompt novel debt instrument

UK - RATE FALLS PROMPT NOVEL DEBT INSTRUMENT
Financial Times (C) 1992 (FT) 4 February 1993 p21

... Norwegian government's import-export agency, each issued Pounds 100m worth of so-called 'reverse' *floating*-rate* notes*. The yield on these *notes*, for which there is a minimum investment of Pounds 100,000, increases each time interest rates fall. The *notes* offer the holder a *fixed* *return* of 7 per cent for the first six months. For the rest of the *notes* ' three-year life, the coupon will be fixed at 12 3/8 per cent minus...

EVENT: DEBT & EQUITY *SECURITIES*

22/AA,AN,TI/1 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

06523602 NYT Sequence Number: 159646930418
CLINTON CAMPAIGN AVOIDED WORKERS' TAXES

22/AA,AN,TI/2 (Item 2 from file: 474)
DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

06316818 NYT Sequence Number: 252972921017
BREAK FOR USERS OF MASS TRANSIT

22/AA,AN,TI/3 (Item 3 from file: 474)
DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

00511791 NYT Sequence Number: 078821740402
NYS Controller Levitt repts that state has ended fiscal '73-74 with cash surplus of \$127-million. Says state is entering fiscal '74-75 in 'relatively strong' financial position. Cites figures for surplus's various components. *Notes* there will be up to \$500-million available in fiscal '74-75 budget for new programs or enrichment of existing ones. Says \$123-million has been transferred to special account to be budgeted by Gov Wilson. Says personal income-*tax* *refund* reserve *account* has been increased by \$80-million to \$230-million in fiscal '73-74. *Notes* that about \$100-million in tax revenues will be deposited in fiscal '74-75 account. Wilson issues statement saying that cash surplus is \$127.2-million (S).)

22/AA,AN,TI/4 (Item 4 from file: 474)
DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

00479349 NYT Sequence Number: 046379740707
H J Maidenbergl discusses dangerously eroded condition of *bond* mkt due to inflation. *Notes* reluctance of investors to commit their savings to fixed-interest *securities* has cost borrower dearly for each new offering of govt or corp debt. Sees major trend toward institutionalization of inflation. Gives as example of process of adjusting to, rather than fighting, inflation, moves by Citicorp and Chase Manhattan Corp to issue *notes* bearing *floating* *interest* based on *rates* of 90-day Treas *bills*. *Notes* fears of savings insts that such *floating*-*interest* issues will cause massive outflows of deposits. Holds that to tap *bond* mkt, even high-quality issues must offer shorter maturities, longer nonredeemability features and conversion privileges in addition to high *fixed* *returns*. Graphs showing interest on conventional mortgages, utility *bonds*, Treas *bills* and Fed funds from '65 through June '74 (L).)

22/AA,AN,TI/5 (Item 1 from file: 475)
DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

08015826 NYT Sequence Number: 000000990324
WORLD WATCH -- THE AMERICAS: BRAZIL AUCTIONS FIXED-RATE PAPER

22/AA,AN,TI/6 (Item 2 from file: 475)
DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

06780336
THEY TOOK THE TOWELS BUT LEFT THE REFUNDS

22/AA,AN,TI/7 (Item 3 from file: 475)
DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

01138392 NYT Sequence Number: 004607800424
Profile of College Athletic Placement Service proprietor *Bill* Serra, who attempts to get college scholarships for high school athletes. Serra charges flat fee of \$250 for each youngster he represents and, usually, 10% of *cash* *value* of *first* year of award. *Notes* US colleges offer about 20,000 athletic scholarships per year, with plenty of them going unfilled (M).)

22/AA,AN,TI/8 (Item 4 from file: 475)
DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

01099490 NYT Sequence Number: 018207770525
General Distributors of Canada Ltd will seek to acquire the 37% of Metropolitan Stores of Canada Ltd it does not already own. Will offer C\$11 in cash and 1 \$8 General Distributors share-purchase warrant for each Metropolitan Stores share. Offer, if successful, will have total *cash* *value* of C\$10.*2* Million (M).)

22/AA,AN,TI/9 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05670509
Rate falls prompt novel debt instrument
UK - RATE FALLS PROMPT NOVEL DEBT INSTRUMENT

22/AA,AN,TI/10 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05224228
EIB launches Dfl 500m FRN offering
ITALY - EIB LAUNCHES DFL 500M FRN OFFERING

?show files;ds

File 9:Business & Industry(R) Jul/1994-2003/Oct 22
(c) 2003 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2003/Oct 23
(c) 2003 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2003/Oct 22
(c) 2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Oct 23
(c) 2003 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2003/Oct 23
(c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Oct 22
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Oct 23
(c) 2003 Financial Times Ltd

Set	Items	Description
S1	10572593	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL() PAPER OR NOTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT() INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE() DEBT OR COLLATERALIZED() DEBT() OBLIGATIONS
S2	2846247	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	1987472	RCA OR RETIREMENT() COMPENSATION() ARRANGEMENT OR LOAN? ?
S4	2618	(FIRST OR 1ST OR SECOND OR 2ND OR TWO OR 2 OR HIGHER OR LOWER OR GREATER OR LESS?? OR SMALLER) (3N) ((CASH OR SURRENDER) (-2W) VALUE)
S5	188275	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTEREST OR RATE? ?)
S6	7711	(FIXED OR PRESET OR PRE() SET OR NONVARIABLE OR NON() VARIABLE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YIELD)
S7	849	REFUND? (5N) (TAX (3N) ACCOUNT? ?) OR BACKUP() WITHHOLDING OR SECUR??? (3N) (PAYMENT (3N) TAX??)
S8	87021	S2 (3N) S3
S9	14782	S1 (5N) S8
S10	30	S5 (5N) S6
S11	3	S9 (S) (S4 OR S7 OR S10)
S12	103406	S2 (5N) S3
S13	24039	S1 (10N) S12
S14	66	S5 (10N) S6
S15	2	S13 (S) (S4 OR S7 OR S14)
S16	10609082	S1 OR S12
S17	162	S5 (S) S6
S18	2336	S16 AND (S4 OR S7 OR S17)
S19	66917	S1 AND S12
S20	124	S19 AND (S4 OR S7 OR S17)
S21	28	S19 (S) (S4 OR S7 OR S17)
S22	8	S21 NOT PY>2000
S23	8	S22 NOT PD=20000701:20031130
S24	8	RD (unique items)

24/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00934626 95-84018

Legal aspects of securities lending in the UK

Phillips, Paul; Baldock, Anne; Georgiou, Chris
International Securities Lending Worldwide Directory of Securities Lending
PP: 180-182 1994/1995
ISSN: 0964-9301 JRNL CODE: ISL
WORD COUNT: 2990

...TEXT: for redelivery of the collateral without a corresponding obligation to re-deliver either the borrowed *securities*, equivalent *securities* or their *cash* *value*.

The *second* problem was that some of the collateral provided by money brokers might have been received... against delivery of the securities. Usually the cash provider will take an initial margin, providing *less* *cash* than the *value* of the *securities* which it receives. The cash provider is remunerated through the difference between the purchase and...

24/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00726625 93-75846

Capital Markets

Brink, Johan
International Financial Law Review South Africa Supplement PP: 9-14 May 1992
ISSN: 0262-6969 JRNL CODE: IFL
WORD COUNT: 3236

...TEXT: and private sector expenditure is financed by long-term loans with fixed interest rates.

The *fixed* *yield* of these loans implies that the price of the security will fluctuate inversely with *changes* in the *interest* *rate* of the market. Public sector fixed-interest *securities* are known as gilt edged *securities* (or gilts) when they refer to government stock and semi-gilts when they refer to...

... public enterprises. In the private sector, long-term fixed-interest loans are largely raised by *debenture* issues, although term loans with banks or other financial institutions (such as pension funds) are... principal amount is repayable on a periodic basis at the discretion of the issuer.

Yields--*fixed*--*yield* *debentures* are ordinary *debentures* with a fixed interest payment. Participating or profit-sharing *debentures* are similar to participating preference shares in that the holder receives a fixed interest payment...

... as an agreed share of the profits of the company. The rates on variable yield *debentures* are *tied* to the *rates* on other money and capital market instruments such as the bankers' acceptance rate, semigilts rates or the prime lending rate. Income *debentures* are similar to preference shares in that the payment of interest is contingent on the...

24/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

13700977* SUPPLIER NUMBER: 76514751 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics. (Illustration)
 Federal Reserve Bulletin, 86, 6, A1
 June, 2000
 DOCUMENT TYPE: Illustration ISSN: 0014-9209 LANGUAGE: English
 RECORD TYPE: Fulltext
 WORD COUNT: 20627 LINE COUNT: 09512

... those

owed to depository institutions, the U.S. government, and foreign banks
 and official institutions, *less* *cash*
 items in the process of collection
 and Federal Reserve float, and (4) other checkable deposits...
 related mortgage

	pools	2,018.4	1,908.9	1,975.7
28	Asset-backed *securities* issuers (ABSs)	1,216.0	1,068.9	1,134.2
29	Finance companies	618...		

...liabilities

35	Official foreign exchange	60.1	50.1	54.5
36	Special drawing rights *certificates*	9.2	9.2	9.2
37	Treasury currency	18.3	18.4	18.8

...related mortgage

	pools	2,018.4	2,112.3	2,182.7
28	Asset-backed *securities* issuers (ABSs)	1,216.0	1,280.1	1,352.7
29	Finance companies	618...		

...liabilities

35	Official foreign exchange	60.1	53.6	50.9
36	Special drawing rights *certificates*	9.2	8.2	8.2
37	Treasury currency	18.3	18.3	18.8

...1

27	Federally related mortgage pools	2,246.1	2,292.3	
28	Asset-backed *securities* issuers (ABSs)	1,410.5	1,435.4	
29	Finance companies	678.2	714.2...	

...2

	Other liabilities			
35	Official foreign exchange	52.1	50.1	
36	Special drawing rights *certificates*	7.2	6.2	
37	Treasury currency	19.3	18.3	
38	Foreign deposits	712...	obtained from the U.S. Department of Labor, Bureau of Labor Statistics, Monthly Labor Review.	

NOTE. Basic data (not indexes) for series mentioned in *notes*
 4 and 5,
 and indexes for series mentioned in *notes* 3 and 6, can also be found
 in the Survey of Current Business.
 2.11...

24/3,K/7 (Item 3 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

05437804 SUPPLIER NUMBER: 11167134 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Pacific Mutual Life. (New Plans, New Policies) (Brief Article)

Fexling, Rhona L.; Novak, Catherine A.

Best's Review - Life-Health Insurance Edition, v92, n4, p86(2)

August, 1991

DOCUMENT TYPE: Brief Article ISSN: 0005-9706 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 913 LINE COUNT: 00078

... the index refund rate, which is a five-year rolling average of five-year Treasury *notes*, calculated by calendar year, less 0.5%. The cash-surrender option permits the return of...

...plus added-value rider premiums (modal premiums net of any withdrawals and loans) or the *cash* *surrender* *value*, whichever is *higher*.

Three nonforfeiture options are available: reduced paid-up, automatic policy loan and fully paid-up...

24/AA,AN,TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

00934626 95-84018
Legal aspects of securities lending in the UK

24/AA,AN,TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

00726625 93-75846
Capital Markets

24/AA,AN,TI/3 (Item 1 from file: 16)
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03789774 Supplier Number: 45395473
Transamerica Fights IRS on Home Equity Deal

24/AA,AN,TI/4 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

03784246 Supplier Number: 45385408
Transamerica Contests IRS Notice Seeking Back Taxes on Home Equity Deal

24/AA,AN,TI/5 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

13700977 SUPPLIER NUMBER: 76514751
Financial and Business Statistics.(Illustration)

24/AA,AN,TI/6 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

09828387 SUPPLIER NUMBER: 17214976
Lending to child-care centers.

24/AA,AN,TI/7 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

05437804 SUPPLIER NUMBER: 11167134
Pacific Mutual Life. (New Plans, New Policies) (Brief Article)

24/AA,AN,TI/8 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

02832211 SUPPLIER NUMBER: 04264815
The architect of the secondary mortgage market: 'Freddie Mac'. (the Federal Home Loan Mortgage Corporation)

?show files;ds

File 610:Business Wire 1999-2003/Oct 23
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File 613:PR Newswire 1999-2003/Oct 23
(c) 2003 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Oct 23
(c) 2003 The Gale Group
File 624:McGraw-Hill Publications 1985-2003/Oct 23
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(c) 2003 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2003/Oct 22
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File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3625528	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL() PAPER OR N- OTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT() INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE() DEBT OR COLLATERALIZED() DEBT() OBL- IGATIONS
S2	866662	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	550100	RCA OR RETIREMENT() COMPENSATION() ARRANGEMENT OR LOAN? ?
S4	1140	(FIRST OR 1ST OR SECOND OR 2ND OR TWO OR 2 OR HIGHER OR LO- WER OR GREATER OR LESS?? OR SMALLER) (3N) ((CASH OR SURRENDER) (- 2W) VALUE)
S5	71676	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTE- REST OR RATE? ?)
S6	1647	(FIXED OR PRESET OR PRE() SET OR NONVARIABLE OR NON() VARIAB- LE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YI- ELD)
S7	174	REFUND? (5N) (TAX(3N) ACCOUNT? ?) OR BACKUP() WITHHOLDING OR S- ECUR??? (3N) (PAYMENT(3N) TAX??)
S8	41468	S2(3N) S3
S9	9655	S1(5N) S8
S10	5	S5(5N) S6
S11	0	S9(S) (S4 OR S7 OR S10)
S12	61156	S2(10N) S3
S13	23376	S1(10N) S12
S14	14	S5(S) S6
S15	0	S13(S) (S4 OR S7 OR S14)
S16	3639168	S1 OR S12
S17	142	S16(S) (S4 OR S7 OR S14)
S18	79	S16(10N) (S4 OR S7 OR S14)
S19	3625528	S1 OR S9
S20	75	S19(10N) (S4 OR S7 OR S14)
S21	0	S4 AND (S7 OR S14)
S22	47516	S1 AND S12
S23	5	S22(10N) (S4 OR S7 OR S14)
S24	9	S22(S) (S4 OR S7 OR S14)
S25	5	S24 NOT PY>2000
S26	5	S25 NOT PD=20000701:20031130
S27	5	RD (unique items)

27/AA,AN,TI/1 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

20000324084B0734
Unity Bancorp, Inc. Reports 1999 Results

27/AA,AN,TI/2 (Item 1 from file: 624)
DIALOG(R)File 624:(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0599204
ACQUIRING PROBLEM FINANCIAL INSTITUTIONS FROM THE FDIC AND RTC: FDICIA's
New Prompt Corrective Action and Least Cost Rules Aim for Earlier
Resolution of Problems and Reduced Costs for Deposit Insurance Funds.
The Authors Discuss the Types of FDIC and RTC Assisted Transactions and
the Bidding Procedures at Each Agency.

27/AA,AN,TI/3 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2003 The Gale Group. All rts. reserv.

02668567 Supplier Number: 45409780
Transamerica Fights \$47 Million Tax Notice

27/AA,AN,TI/4 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2003 The Gale Group. All rts. reserv.

02662236 Supplier Number: 45395473
Transamerica Fights IRS on Home Equity Deal

27/AA,AN,TI/5 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2003 The Gale Group. All rts. reserv.

02657904 Supplier Number: 45385408
Transamerica Contests IRS Notice Seeking Back Taxes on Home Equity Deal

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File 13: BAMP 2003/Oct W2

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File 75: TGG Management Contents(R) 86-2003/Oct W1

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File 267: Finance & Banking Newsletters 2003/Oct 20

(c) 2003 The Dialog Corp.

File 268: Banking Info Source 1981-2003/Oct W2

(c) 2003 ProQuest Info&Learning

File 625: American Banker Publications 1981-2003/Oct 23

(c) 2003 American Banker

File 626: Bond Buyer Full Text 1981-2003/Oct 23

(c) 2003 Bond Buyer

Set	Items	Description
S1	621624	SECURITIES OR BOND? ? OR BILL? ? OR COMMERCIAL() PAPER OR NOTE OR NOTES OR CERTIFICATE? ? OR INVESTMENT() INSTRUMENT? ? OR DEBENTURE? ? OR CORPORATE() DEBT OR COLLATERALIZED() DEBT() OBLIGATIONS
S2	148075	BACKED OR GUARANTEED OR SUPPORTED OR SECURED
S3	293388	RCA OR RETIREMENT() COMPENSATION() ARRANGEMENT OR LOAN? ?
S4	166	(FIRST OR 1ST OR SECOND OR 2ND OR TWO OR 2 OR HIGHER OR LOWER OR GREATER OR LESS?? OR SMALLER) (3N) ((CASH OR SURRENDER) (-2W) VALUE)
S5	21904	(FLOATING OR INDEXED OR LINKED OR CHANG? OR TIED) (3W) (INTEREST OR RATE? ?)
S6	776	(FIXED OR PRESET OR PRE() SET OR NONVARIABLE OR NON() VARIABLE OR SET) () (PAYMENT? ? OR RETURN? ? OR DISTRIBUTION? ? OR YIELD)
S7	284	REFUND? (5N) (TAX (3N) ACCOUNT? ?) OR BACKUP() WITHHOLDING OR SECUR??? (3N) (PAYMENT (3N) TAX??)
S8	15495	S2 (3N) S3
S9	3952	S1 (5N) S8
S10	24	S5 (5N) S6
S11	0	S9 (S) (S4 OR S7 OR S10)
S12	17880	S2 (5N) S3
S13	5841	S1 (10N) S12
S14	39	S5 (10N) S6
S15	0	S13 (S) (S4 OR S7 OR S14)
S16	626766	S1 OR S8
S17	131	S16 (S) (S4 OR S7 OR S14)
S18	12252	S1 AND S12
S19	12	S18 (S) (S4 OR S7 OR S14)
S20	11	S19 NOT PY>2000
S21	11	S20 NOT PD=20000701:20031130
S22	10	RD (unique items)

22/3,K/3 (Item 1 from file: 268)
DIALOG(R) File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00227646

State legislation: 2 banking bills are law in NY

Anonymous

American Banker, p2, 22, Jun 22, 1982 LANGUAGE: English RECORD TYPE:
Abstract

ABSTRACT: Legislation in New York now permits banks to provide elderly homeowners with *secured* *loans* for *payment* of real property *taxes*. In addition, legislation was passed extending until June 30, 1984 the sunset date of Chapter...

22/AA,AN,TI/1 (Item 1 from file: 75)
DIALOG(R)File 75:(c) 2003 The Gale Group. All rts. reserv.

00201221 SUPPLIER NUMBER: 17214976
Lending to child-care centers.

22/AA,AN,TI/2 (Item 2 from file: 75)
DIALOG(R)File 75:(c) 2003 The Gale Group. All rts. reserv.

00108164 SUPPLIER NUMBER: 04264815
The architect of the secondary mortgage market: 'Freddie Mac'. (the Federal Home Loan Mortgage Corporation)

22/AA,AN,TI/3 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2003 ProQuest Info&Learning. All rts. reserv.

State legislation: 2 banking bills are law in NY

22/AA,AN,TI/4 (Item 1 from file: 625)
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0175205
Transamerica Contests IRS Notice Seeking Back Taxes on Home Equity Deal

22/AA,AN,TI/5 (Item 2 from file: 625)
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0172627
Transamerica Fights \$47 Million Tax Notice

22/AA,AN,TI/6 (Item 3 from file: 625)
DIALOG(R)File 625:(c) 2003 American Banker. All rts. reserv.

0171999
Transamerica Fights IRS on Home Equity Deal

22/AA,AN,TI/7 (Item 1 from file: 626)
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0076690
Notice of Redemption Montana Board of Housing Single Family Program Bonds
1982 Series A (Federally Insured or Guaranteed Mortgage Loans)

22/AA,AN,TI/8 (Item 2 from file: 626)
DIALOG(R)File 626:(c) 2003 Bond Buyer. All rts. reserv.

0071457
Notice of Redemption Montana Board of Housing Single family Program Bonds,
1985 Series B (Federally Insured or Guaranteed Mortgage Loans)

22/AA,AN,TI/9 (Item 3 from file: 626)
DIALOG(R)File 626:(c) 2003 Bond Buyer. All rts. reserv.

0071225
Notice of Redemption Montana Board of Housing Single family Program Bonds,
1985 Series B (Federally Insured or Guaranteed Mortgage Loans)

22/AN, TI/10 (Item 4 from file: 626)
DIALOG(R) File 626: (c) 2003 Bond Buyer. All rts. reserv.

0067524

Notice of Redemption Montana Board of Housing Single Family Program
Bonds, 1982 Series A (Federally Insured or Guaranteed Mortgage Loans)

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